



State of Delaware
Aflac Group Coverage Effective Dates

Newly hired and newly benefit-eligible employees may apply for Supplemental Benefits within **60 days** of becoming eligible for benefits. Employees who do not elect coverage during their initial enrollment period will be considered a Late Enrollee and will not have an opportunity to enroll until the Annual Open Enrollment.

If Election Date is...	Aflac Coverage Effective Date is ...
November 16 to December 15	January 1
December 16 to January 15	February 1
January 16 to February 15	March 1
February 16 to March 15	April 1
March 16 to April 15	May 1
April 16 to May 15	June 1
May 16 to June 15	July 1
June 16 to July 15	August 1
July 16 to August 15	September 1
August 16 to September 15	October 1
September 16 to October 15	November 1
October 16 to November 15	December 1